


This instrument was prepared by:
Frank C. Galloway III
Galloway & Somerville, LLC
11 Oak Street
Birmingham, Alabama 35213


20090424000151240 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
04/24/2009 11:51:46AM FILED/CERT

Send tax notice to:
Bryant Bank
2700 Cahaba Village Plaza
Mountain Brook, AL 35243

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS

THAT, on May 12, 2008, S & B Construction LLC executed a mortgage in favor of Bryant Bank, which mortgage is recorded Instrument # 20080519000201790 in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, in and by said mortgage, the mortgagee is authorized and empowered in case of default in the payment of the indebtedness thereby secured, according to the terms thereof, to sell said property before the front Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place and terms of said sale in a newspaper published in said county by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and the said mortgage provided that in case of sale under the power and authority contained in same, the mortgagee or any person conducting said sale for the mortgagee is authorized to execute a foreclosure deed conveying title to the purchaser at said sale; and it is further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if it is the highest bidder therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Bryant Bank did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the *Shelby County Reporter*, a newspaper published in Shelby County, Alabama, in its issues of April 1, 8 and 15, 2009;

WHEREAS, on April 24, 2009, the day of which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and Bryant Bank, as mortgagee, did offer for sale and sell at public outcry before the front door of the Courthouse in the City of Columbiana, Shelby County, Alabama, the property described herein; and

WHEREAS, Frank C. Galloway III was the Auctioneer who conducted the said sale for the said Bryant Bank, and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the credit bid of Bryant Bank in the amount One Hundred Fifty-five Thousand 00/100 Dollars (\$155,000.00), on the indebtedness secured by said mortgage, Bryant Bank, by and through Frank C. Galloway III as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL AND CONVEY unto Bryant Bank, the following described property situated in Shelby County Alabama:

Lot 31, according to the Survey of Kentwood, as recorded in Map Book 16, Page 109, in the Probate Office of Shelby County, Alabama

This property is sold in an "as-is, where-is" condition.

- Subject to:
- 1) Any easements, encumbrances and exceptions reflected in the subject mortgage and those contained in the records of the Offices of the Judge of Probate of Shelby County, Alabama;
 - 2) all zoning ordinances;
 - 3) matters which would be disclosed by an accurate survey or by an inspection of the property;
 - 4) any outstanding taxes, including, but not limited to, ad valorem taxes which constitute liens upon said property;
 - 5) special assessments;
 - 6) any home or business owner's association dues;
 - 7) all outstanding bills for public utilities that constitute liens upon said property;
 - 8) all restrictive covenants, easements, and rights of way that prime the subject mortgage, whether of record or unrecorded;
 - 9) all statutory rights of redemption pursuant to Alabama law;
 - 10) any other matters of record superior to the subject mortgage; and
 - 11) any mineral, mining, oil, gas and/or other form of subsurface rights and/or interests not conveyed by the subject mortgage.

Except for the warranties of title existing at law by virtue of the conveyance effected via this statutory warranty deed (and subject to the exceptions and limitations noted herein), this property is sold without warranty or recourse expressed or implied as to title, use and/or enjoyment.

TO HAVE AND TO HOLD the above described property unto Bryant Bank,
its successors and assigns forever.

IN WITNESS WHEREOF, Bryant Bank has caused this instrument to be
executed by and through Frank C. Galloway III, as Auctioneer, conducting said sale, and
Frank C. Galloway III as both attorney in fact, and Auctioneer conducting said sale has
hereto set his hand and seal on this the 24th day of April, 2009.

BRYANT BANK

BY: Frank C. Galloway III (Seal)
Frank C. Galloway III
As Auctioneer and Attorney in Fact

STATE OF ALABAMA)
 :
SHELBY COUNTY)

I, the undersigned Notary Public in and for said County, in said State, hereby
certify that Frank C. Galloway III, whose name as Auctioneer and Attorney in Fact for
Bryant Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged
before me, on this day, that, being informed of the contents of the conveyance, he, in his
capacity as such Auctioneer and Attorney in Fact, with full authority, executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of April, 2009.

Frank Elser
Notary Public
My Commission Expires: 5-9-2010